

a mediation charge system coupled to the merchant interface, the mediation charge system operable to receive a mediation charge and to generate a merchant mediation charge if no response has been received to the merchant request.

2. The system of claim 1 further comprising an inhibit system coupled to the substitute draft system, the inhibit system operable to receive the retrieval request and to inhibit the substitute draft system so as to prevent the substitute draft system from generating the substitute draft.

4. The system of claim 1 further comprising a merchant system coupled to the merchant interface, the merchant system operable to receive the merchant request and to notify an operator of the merchant request.

5. The system of claim 4 wherein the merchant system is operable to retrieve identification data in response to the merchant request and to transfer the identification data to the merchant interface system.

6. The system of claim 1 further comprising a bank card system coupled to the substitute draft system, the bank card system operable to transmit the retrieval request to the substitute draft system and to receive the substitute draft.

7. The system of claim 6 further comprising a bank system coupled to the bank card system, the bank system operable to generate the retrieval request and to receive the substitute draft from the bank card system.

11. A method for processing a retrieval request comprising:

receiving the retrieval request;

generating the substitute draft if it is determined that a retrieval request code is not in a set of retrieval requests codes that would prohibit the generation of the substitute draft; and

generating a merchant request in response to the retrieval request.

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12. A method for processing a retrieval request comprising:  
receiving the retrieval request;  
generating the substitute draft if it is determined that issuing bank data is not in a set of  
issuing bank data that would prohibit the generation of the substitute draft; and  
5 generating a merchant request in response to the retrieval request.

13. A method for processing a retrieval request comprising:  
receiving the retrieval request;  
generating the substitute draft if it is determined that bank card agency data is not in a set  
of bank card agency data that would prohibit the generation of the substitute draft; and  
5 generating a merchant request in response to the retrieval request.

14. A method for processing a retrieval request comprising:  
receiving the retrieval request;  
generating the substitute draft if it is determined that transaction amount data is not in a  
set of transaction amount data that would prohibit the generation of the substitute draft; and  
5 generating a merchant request in response to the retrieval request.

15. A method for processing a retrieval request comprising:  
receiving the retrieval request;  
generating the substitute draft if it is determined that card user data is not in a set of card  
user data that would prohibit the generation of the substitute draft; and  
5 generating a merchant request in response to the retrieval request.

16. A system for processing transaction data comprising:  
a bank system operable to generate a retrieval request in response to user-entered data;  
a bank card system coupled to the bank system, the bank card system operable to receive  
the retrieval request from the bank system;  
5 a transaction system coupled to the bank card system, the transaction system operable to  
receive the retrieval request from the bank card system and to generate a substitute draft and a  
merchant request in response to the retrieval request, the transaction system is operable to assess

a mediation charge against the merchant system if the merchant system has not generated sales draft data in response to the merchant request; and

10        a merchant system coupled to the merchant interface, the merchant system operable to receive the merchant request and to generate sales draft data in response to the merchant request.

17.     The system of claim 16 wherein the transaction system is operable to receive bank system data with the retrieval request, and wherein the transaction system is operable to generate the substitute draft in response to the retrieval request and the bank system data.

18.     The system of claim 16 wherein the transaction system is operable to receive card user data with the retrieval request, and wherein the transaction system is operable to generate the substitute draft in response to the retrieval request and the card user data.

19.     The system of claim 16 wherein the transaction system is operable to receive transaction amount data with the retrieval request, and wherein the transaction system is operable to generate the substitute draft in response to the retrieval request and the transaction amount data.

21.     The method of claim 11 wherein determining that the retrieval request code is not in a set of retrieval requests codes that would prohibit the generation of the substitute draft is performed prior to receiving the retrieval request.

22.     The method of claim 12 wherein determining that the issuing bank data is not in a set of set of issuing bank data that would prohibit the generation of the substitute draft comprises determining that no issuing bank would prohibit the generation of the substitute draft prior to receiving the retrieval request.

23.     The method of claim 13 wherein determining that the bank card agency data is not in a set of set of bank card agency data that would prohibit the generation of the substitute draft comprises determining that no bank card agency would prohibit the generation of the substitute draft prior to receiving the retrieval request.